

RISK SPECIALIST  
Professional Summary

Sales and operations professional with experience in the wholesale, retail, servicing and loss mitigation in the mortgage banking industry. Expertise includes cold calling, mortgage processing operations, underwriting quality assurance and developing a refinance and liquidation program for a mortgage servicing company.

Experience

March 2014

to

November 2014

Company Name City, State Risk Specialist

- Perform duties as integrated partner with Home Loans business leaders to ensure appropriate awareness and execution of risk management process Assist with identifying, designing, and executing the appropriate risk management processes and practices for establishing a well-managed business Responsible for standard risk reporting management, including input/updates for various reports.

August 2010

to

February 2014

Company Name City, State Loan Modification Underwriter

- Review and analyze borrower documentation to determine income and repayment ability, assess borrower hardship, analyze housing expenses, and determine proper loan resolution.
- Work as loan modification underwriter for Chase, BAU, HAMP, Freddie Mac, Fannie Mae and FHA loans Work as a loan remediation underwriter specializing in post modification auditing and remediation Review the recommended foreclosure prevention alternatives offered to the homeowner to ensure all investor/insurer guidelines were followed Analyze delinquency, perform escrow analysis, analyze modification scenarios and proposals and recommend appropriate loan workout Reviewed default escalations, foreclosure recession reviews and duplicate MHA files Received 3 awards for outstanding quality and production.

February 2009

to

July 2010

Company Name City, State Mortgage Refinance and Liquidations Manager

- Manage a pipeline of current qualifying refinance candidates and worked with motivated candidates in an effort to increase credit scores to meet new mortgage guidelines.
- Work with the mortgage portfolio managers to develop a loan settlement for each borrower that maintains profitability and yield for the investor and provide a principal reduction for the borrower.
- Developed a refinance program for a mortgage servicing company to provide an exit strategy for qualifying refinance candidates in order to increase cash flow for the company and its third party mortgage investors Performed due diligence on each mortgage and created asset sheets that showed the borrower's credit, mortgage payment histories, employment, previous appraisal values and current market property values Developed direct mail and phone campaigns to reach qualified borrowers in attempt to originate a new loan for the borrower that would provide a tangible benefit Coordinate the flow of refinance activity and provide Microsoft Excel reports for Prodovis management, 3rd party investors and mortgage portfolio investors.

April 2008

to

January 2009

Company Name City, State Account Manager

- Recruited physicians through cold and warm sourcing and matched them to open permanent physician opportunities.
- Coordinated activities for the physician and client during the interview process until closing.

September 2007

to

April 2008

Company Name City, State Account Executive

- Originated Conforming, Jumbo, Alta-A and Home Equity loans for mortgage brokers Maintained a monthly funding average between one and two million dollars.

April 2007

to

August 2007

Company Name City, State Loan Acquisitions Account Executive

- Made cold calls to banks and acquired portfolios of distressed and charged off 1st and 2nd mortgage liens to acquire distressed loan

portfolios Worked as the point of contact between banks and due diligence team to solve any problems that occurred during the due diligence process.

July 2004

to

April 2007

Company Name City , State Loan Processor/Wholesale Account Executive

- Worked as an inside sales associate managing a production team for an outside Michigan sales representative helping to increase monthly production volume from five million to eight million dollars over a nine month period Worked as a mortgage processor on the largest team in the division as a loan processor where monthly production volume increased from 75 million to 110 million dollars over a nine month period.

June 2003

to

July 2004

Company Name City , State Retail Mortgage Account Executive

- Worked in a sub-prime lending division originating purchase, refinance and home equity mortgage loans Developed a self sourced referral method by utilizing 3rd party collection agencies for new mortgage leads.

November 2002

to

June 2003

Company Name City , State Retail Loan Officer

- Worked in a sub-prime lending retail office originating purchase, refinance and home equity mortgage loans Highest producer in the office for February 2003.

May 2001

to

July 2002

Company Name City , State BPO Support Analyst

- Worked as an inside support help desk analyst for Freddie Mac's BPO software Provided phone and email support for BPO appraisers needing assistance uploading BPOs to bpodirect.com

Education

2004

University of Phoenix (Dallas Campus) City , State , United States Masters of Business Administration : Business Administration

1998

Texas Tech University City , State , United States Bachelor of Science Degree : Telecommunications & Marketing

Telecommunications & Marketing

Skills